

Application No. 10/716,637
Attorney Docket No. IDC-002-US
Response to Office Action dated July 12, 2004

LISTING OF CLAIMS

1. – 58. (Cancelled)

59. (Currently Amended) An automated process for sending money from a first location to a second location comprising:

- receiving a request for a secure money transfer from a requestor;
- receiving information associated with a recipient for said secure money transfer;
- receiving information indicating an amount of said secure money transfer;
- transferring said amount to a ~~secure money transfer instrument~~ standard atm card;
- assigning an access code to said ~~secure money transfer instrument~~ standard atm card;
- providing said ~~secure money transfer instrument~~ standard atm card to said recipient; and
- providing said access code from said requestor to said recipient;

wherein said ~~secure money transfer instrument~~ standard atm card is a card for use in existing automated teller machines; and

whereby said ~~secure money transfer instrument~~ standard atm card and said access code enable said recipient to use said ~~secure money transfer instrument~~ standard atm card in said automated teller machines.

60. (New) The process of claim 59 further comprising the steps of:

- determining whether said recipient receives said ~~secure money transfer instrument~~ standard atm card; and
- if said recipient does not receive said ~~secure money transfer instrument~~ standard atm card, providing a monetary credit to said sender.

61. (New) The process of claim 59,

- wherein said receiving information includes a delivery address personal to said recipient; and
- wherein the step of providing said ~~secure money transfer instrument~~ standard atm card to said recipient provides said ~~secure money transfer instrument~~ standard atm card at said delivery address personal to said recipient.

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62. (New) The process of claim 59, wherein said ~~secure money transfer standard atm card~~ is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said ~~secure money transfer instrument~~ standard atm card via a communications network.

63. (New) The process of claim 62, wherein said amount is provided by said requestor in a first currency and provided to said recipient in second currency, wherein said first currency and said second currency are of different nationalities.

64. (New) An automated process for sending money from a first location to a second location comprising:

- receiving a request for a secure money transfer from a requestor indicating a destination for said transfer and an amount for transfer via a communications network;
- assigning said amount to an a standard atm card;
- assigning an access code to said standard atm card;
- providing said access code from said requestor to said recipient;
- providing said ~~standard~~ atm card to said destination such that a recipient receives said standard atm card enabling said recipient to withdraw funds from an automated teller machine using said standard atm card and said access code, wherein additional amounts may be assigned to said standard atm card by said requestor for retrieval by said recipient.

65. (New) The process of claim 64 further comprising:

- receiving an additional request from said requestor via said communications network indicating a sum of money to be added to said standard atm card for retrieval by said recipient using said standard atm card.

66. (New) The process of claim 64 wherein said destination is an address personal to said recipient.

67. (New) The process of claim 64 further comprising the steps of:

- determining whether said recipient receives said ~~secure money transfer instrument~~ standard atm card; and

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if said recipient does not receive said ~~secure money transfer instrument~~ standard atm card, providing a monetary credit to said requestor.

68. (New) An automatic money transfer system for transferring money from a donor to a donee comprising:

an automated server system for facilitating the secure transfer of money from a donor to a donee, said automated server system being operative to allocate funds to a ~~portable secure money transfer instrument~~ standard atm card and to assign a security code to said instrument, said ~~secure money transfer instrument~~ standard atm card including machine readable information;

a data storage device for recording said secure transfer; and

a delivery system for providing said ~~portable secure money transfer instrument~~ standard atm card to said donee enabling said donee to access said funds from an existing automated teller machine using said ~~portable secure money transfer instrument~~ standard atm card and said security code;

wherein said donor provides the security code to the donee.

69. (New) The system of claim 68 wherein said security code is contained in said machine readable information.

70. (New) The system of claim 68 wherein said security code must be manually entered on said automated teller machine by said donee in order for said donee to receive money.

71. (New) The system of claim 68 further comprising:

means for determining whether said donee receives said ~~secure money transfer instrument~~ standard atm card; and

means for providing a monetary credit to said donor if said donee does not receive said ~~secure money transfer instrument~~ standard atm card.

72. (New) The system of claim 68 further comprising:

a data storage device for storing a delivery address personal to said donee; and

wherein said delivery system is configured for proving said ~~portable secure money~~

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~~transfer instrument~~ standard atm card to said donee at said delivery address personal to said donee.

73. (New) An automated process for sending money from a first location to a second location comprising:

- receiving a request for a secure money transfer from a requestor;
- receiving information associated with a recipient for said secure money transfer;
- receiving information indicating an amount of said secure money transfer;
- transferring said amount to a ~~secure money transfer instrument~~ standard atm card;
- assigning an access code to said ~~secure money transfer instrument~~ standard atm card;
- providing said ~~secure money transfer instrument~~ standard atm card to said recipient at an address personal to said recipient; and
- providing said access code to said recipient;

wherein said ~~secure money transfer instrument~~ standard atm card is a card for use in existing automated teller machines; and

whereby said ~~secure money transfer instrument~~ standard atm card and said access code enable said recipient to use said ~~secure money transfer instrument~~ standard atm card in said automated teller machines.

74. (New) The process of claim 73 further comprising the steps of:

- determining whether said recipient receives said ~~secure money transfer instrument~~ standard atm card; and
- if said recipient does not receive said ~~secure money transfer instrument~~ standard atm card, providing a monetary credit to said sender.

75. (New) The process of claim 73, wherein said access code is provided to said recipient by said sender.